



Order Filed on September 23, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE

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Attorneys for Movant

Bank of America, N.A.

In Re:

Joseph Aretino & Caryn Aretino,

Debtors.

Case No.: 16-22056-KCF

Adv. No.:

Hearing Date: 9/14/2016 @10:00 a.m.

Judge: Kathryn C. Ferguson

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS'  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: September 23, 2016**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Page 2

Debtor: Joseph Aretino & Caryn Aretino

Case No.: 16-22056-KCF

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, National Association, holder of a mortgage on real property located at 70 Jackson Street, Long Branch, NJ 07740, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Jonathan Goldsmith Cohen, Esquire, attorney for Debtors, Joseph Aretino and Caryn Aretino, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall obtain a loan modification within six months from the date of confirmation; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Chapter 13 Trustee is to make adequate protection payments of \$1,760.00 while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are responsible for the difference between the adequate protection payment of \$1,760.00 and the regular monthly payment of \$1,994.69 (may be adjusted periodically per the terms of the note and mortgage); and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its right to collect said difference in the event loss mitigation negotiations are unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtors shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Joseph C. Aretino  
Caryn A. Aretino  
Debtors

Case No. 16-22056-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2016.

db/jdb +Joseph C. Aretino, Caryn A. Aretino, 70 Jackson Street, Long Branch, NJ 07740-5845

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 25, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Brian E Caine on behalf of Creditor Springleaf Financial Services, Inc., et al  
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jonathan Goldsmith Cohen on behalf of Joint Debtor Caryn A. Aretino imclawgroupecf@gmail.com  
Jonathan Goldsmith Cohen on behalf of Debtor Joseph C. Aretino imclawgroupecf@gmail.com  
TOTAL: 6